

Township of North Dundas 2007 Budget & Tax Analysis

It is useful to realize that there has actually been a downward trend in the municipal portion of your residential tax rate over the last four years. For example, in 2003 the municipal tax rate for a residential taxpayer was .583159 and in 2004 this rate was reduced to 0.568192, representing a **decrease in the municipal tax rate of 2.57%**. The rate continued to decrease and in 2006 the municipal tax rate was set at 0.535841, representing a decrease of 8.11% from the rate used in the 2003 year and a decrease from the 2005 year of **5.69%**. This rate has been maintained for the 2007 budget year.

The following chart depicts typical tax bills for various classes of ratepayers on an assumed assessment of \$150,000. Comparing this year's rate to last year's and ignoring any changes in assessment values, would result in the following estimated tax bills for the 2006 taxation year:

Taxation Revenue							Components of Your Tax Bill for 2007			
			2007	2006	\$ Incr (Decr)	%'age Incr (Decr)	Municipal	County	Education	Total
69.57%	\$ 2,969,107.22	Residential	\$ 2,234.01	\$ 2,234.01	\$ -	0.00%	\$ 803.76	\$ 1,034.25	\$ 396.00	\$ 2,234.01
6.80%	\$ 290,021.74	Farmland	\$ 558.69	\$ 558.69	\$ -	0.00%	\$ 200.94	\$ 258.75	\$ 99.00	\$ 558.69
8.47%	\$ 361,279.28	Commercial	\$ 5,873.16	\$ 5,873.16	\$ -	0.00%	\$ 1,236.02	\$ 1,590.60	\$ 3,046.53	\$ 5,873.16
1.57%	\$ 66,931.87	Industrial	\$ 6,876.92	\$ 6,772.60	\$ 104.32	1.54%	\$ 1,508.58	\$ 1,941.30	\$ 3,427.04	\$ 6,876.92
2.74%	\$ 116,874.26	Large Industrial	\$ 13,808.62	\$ 13,599.15	\$ 209.47	1.54%	\$ 3,029.14	\$ 3,898.20	\$ 6,881.29	\$ 13,808.62
3.48%	\$ 148,636.54	Multi-residential	\$ 5,149.56	\$ 5,149.56	\$ 0.00	0.00%	\$ 2,078.61	\$ 2,674.95	\$ 396.00	\$ 5,149.56
7.37%	\$ 314,653.08	Pipeline	\$ 4,568.92	\$ 4,568.92	\$ -	0.00%	\$ 1,072.22	\$ 1,379.85	\$ 2,116.85	\$ 4,568.92
100.00%	\$ 4,267,503.99									

Your individual tax bill may vary depending on your actual assessment. Although the assessment and tax rates have been frozen for 2007, individual assessed values may have increased or decreased depending on changes to your own particular property. Our municipal budget needs have increased over the previous year due to inflationary pressures and correspondingly, to keep our taxation rates constant with the 2006 budget year, while still providing the township with the necessary amount of dollars, we are looking at a taxation levy in the amount of \$4,267,504. This represents an increase in our tax levy of \$22,297 over the previous year. It has also been necessary to draw down reserves by a net requirement of \$505,671.

Insurance premiums alone have increased 20.4% in 2006 over the amount paid in 2005 and have increased 144.1% in the years since 2001. These dramatic increases are due at least in part to the events surrounding September 11th, but nonetheless they must be dealt with. The premium for 2007 is \$216,624 compared to \$207,866 paid last year, or an increase over the previous year of 4.2%.

Gravel and calcium costs have also increased dramatically and they make up a large portion of our roads budget, which in turn makes up a significant portion of our overall annual budget.

**Township of North Dundas
2007 Budget & Tax Analysis**

The table below shows the residential tax rates since amalgamation - from all three levying bodies.

**Comparison of Tax Rates Since Amalgamation
Impact on Residential Taxpayers**

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Cumulative Incr (Decr) To Date
Township	0.431403	0.418361	0.418335	0.427304	0.504964	0.583159	0.568192	0.568192	0.535841	0.535841	24.21%
County	0.623400	0.604500	0.604800	0.706500	0.741850	0.800180	0.737030	0.737030	0.689500	0.689500	10.60%
Education	0.460000	0.414000	0.414000	0.373000	0.373000	0.335000	0.296000	0.296000	0.264000	0.264000	-42.61%
Total	1.514803	1.436861	1.437135	1.506804	1.619814	1.718339	1.601222	1.601222	1.489341	1.489341	-1.68%
Percentage increase (decrease) over previous year		-5.15%	0.02%	4.85%	7.50%	6.08%	-6.82%	0.00%	-6.99%	0.00%	

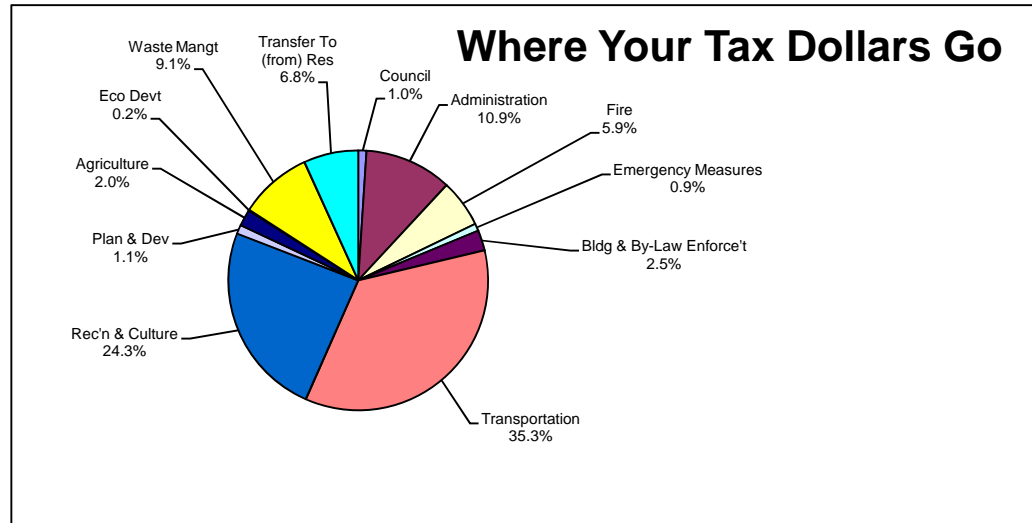
Therefore, as can be seen, there has been an overall decrease in the combined tax rates for a residential taxpayer of 1.68% since amalgamation in 1998. The municipal portion of your tax bill approximates **36% of the total rate** being levied; for example for every \$1 received from a ratepayer, the municipality retains \$0.36 cents, the United Counties of SD&G receives \$0.46 cents and the School Boards receive \$0.18 cents. We levy and collect on behalf of the Counties a sum of \$5,491,660. In addition, the Province has dictated that we must levy and collect on behalf of the School Boards a further sum of \$3,535,559. We collect these funds and remit them to the respective bodies requesting them without any financial benefits accruing to the Township from our collection efforts.

TOWNSHIP OF NORTH DUNDAS

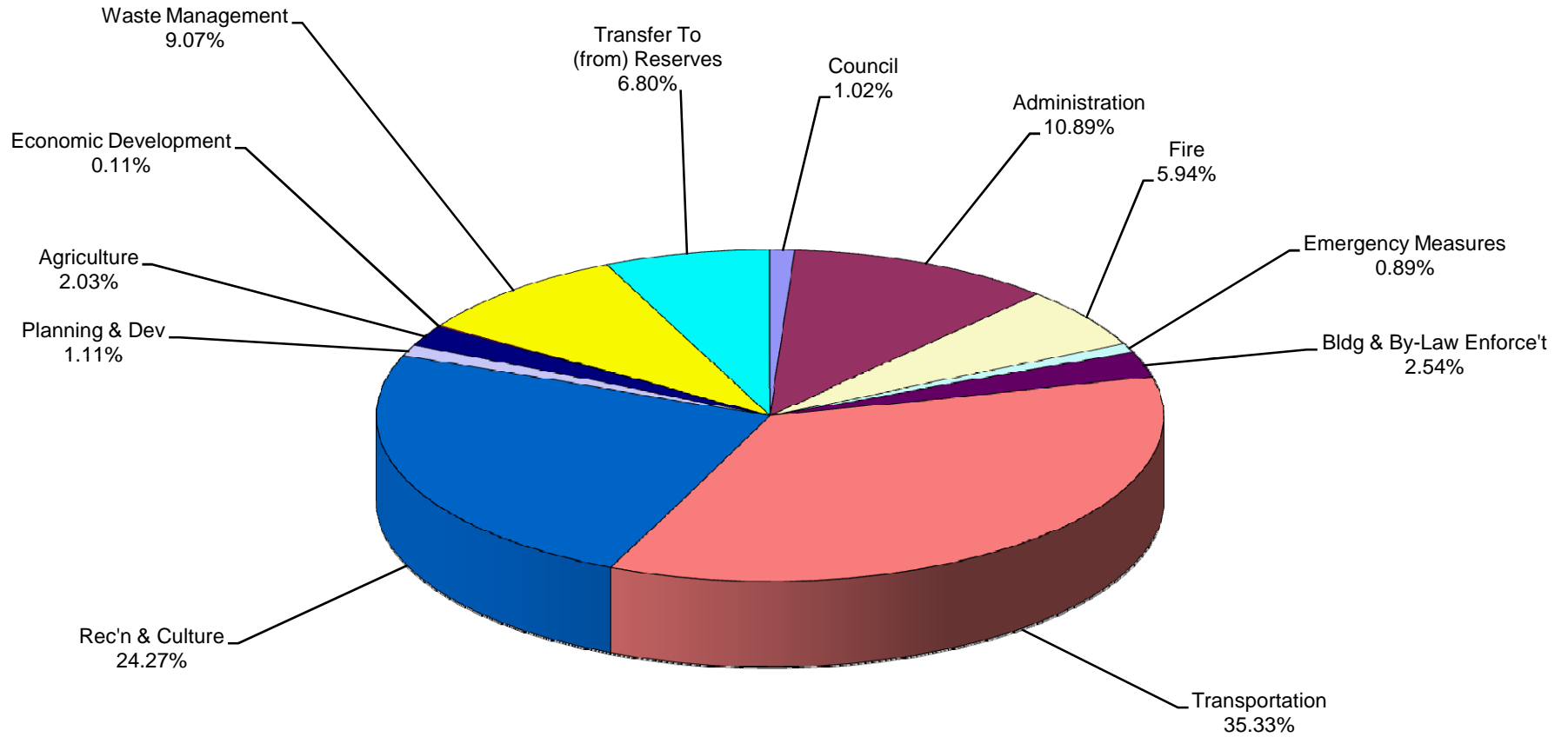
2007 BUDGET

Analysis of Amounts to be raised through taxation by Department

Department	Gross Revenues (excl OMPF Funding)	Gross Expenditures	Department % Share Of Gross Expenditures	Net Department Dollars (excl OMPF Funding)	Departmental \$ Share Of OMPF	Net Dept \$'s To Be Raised From Taxation	Net Department % Share of Expenditures
Council	-	95,160	1.02%	95,160	18,444	76,716	1.80%
Administration	351,606	1,015,223	10.89%	663,617	128,624	534,993	12.54%
Fire	12,500	553,818	5.94%	541,318	104,920	436,398	10.23%
Emergency Measures	1,500	83,431	0.89%	81,931	15,880	66,051	1.55%
Bldg & By-Law Enforce't	92,000	236,620	2.54%	144,620	28,031	116,589	2.73%
Transportation	421,800	3,293,659	35.33%	2,871,859	556,631	2,315,228	54.25%
Rec'n & Culture	1,341,069	2,262,832	24.27%	921,763	178,658	743,105	17.41%
Planning & Dev	28,000	103,430	1.11%	75,430	14,620	60,810	1.42%
Agriculture	173,100	189,495	2.03%	16,395	3,178	13,217	0.31%
Economic Development	1,150	10,000	0.11%	8,850	1,715	7,135	0.17%
Waste Management	319,314	845,546	9.07%	526,232	101,996	424,236	9.94%
Transfer To (from) Reserves	1,139,671	634,000	6.80%	(505,671)	(98,010)	(407,661)	-9.55%
Sale of Assets	148,000	-	0.00%	(148,000)	(28,686)	(119,314)	-2.80%
	\$ 4,029,710	\$ 9,323,214	100.00%	\$ 5,293,504	\$ 1,026,000	\$ 4,267,504	100.00%



**Township of North Dundas
Where Your Tax Dollars Go**



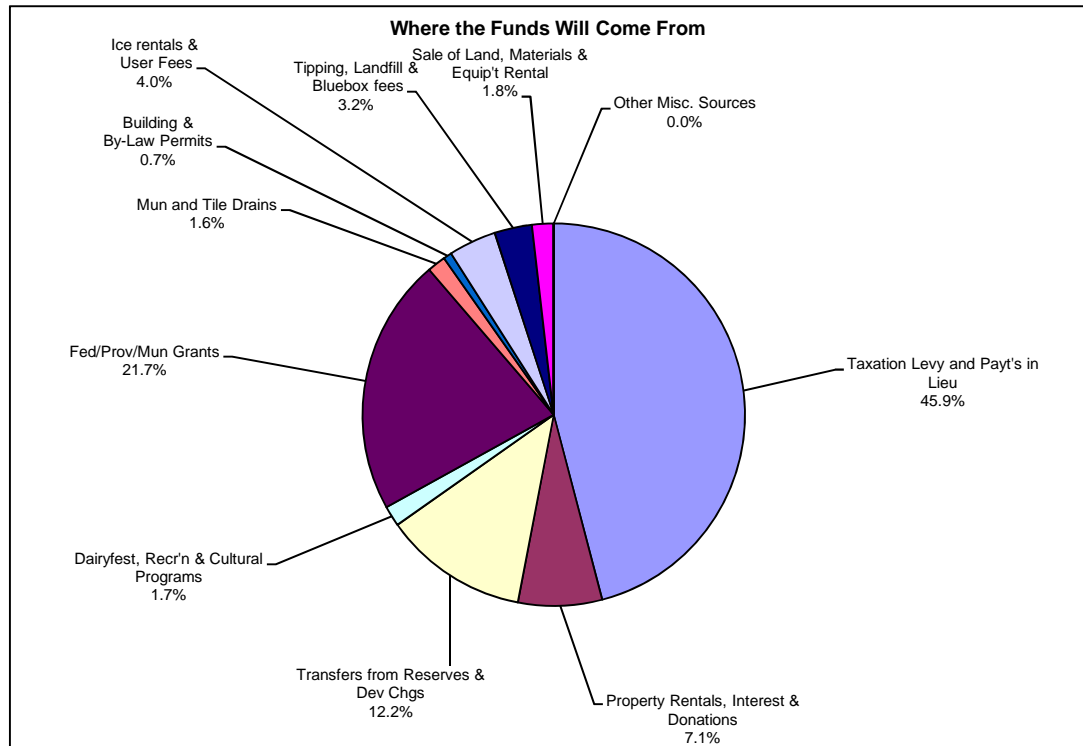
**TOWNSHIP OF NORTH DUNDAS
2007 BUDGET**

Where the Funds Will Come From

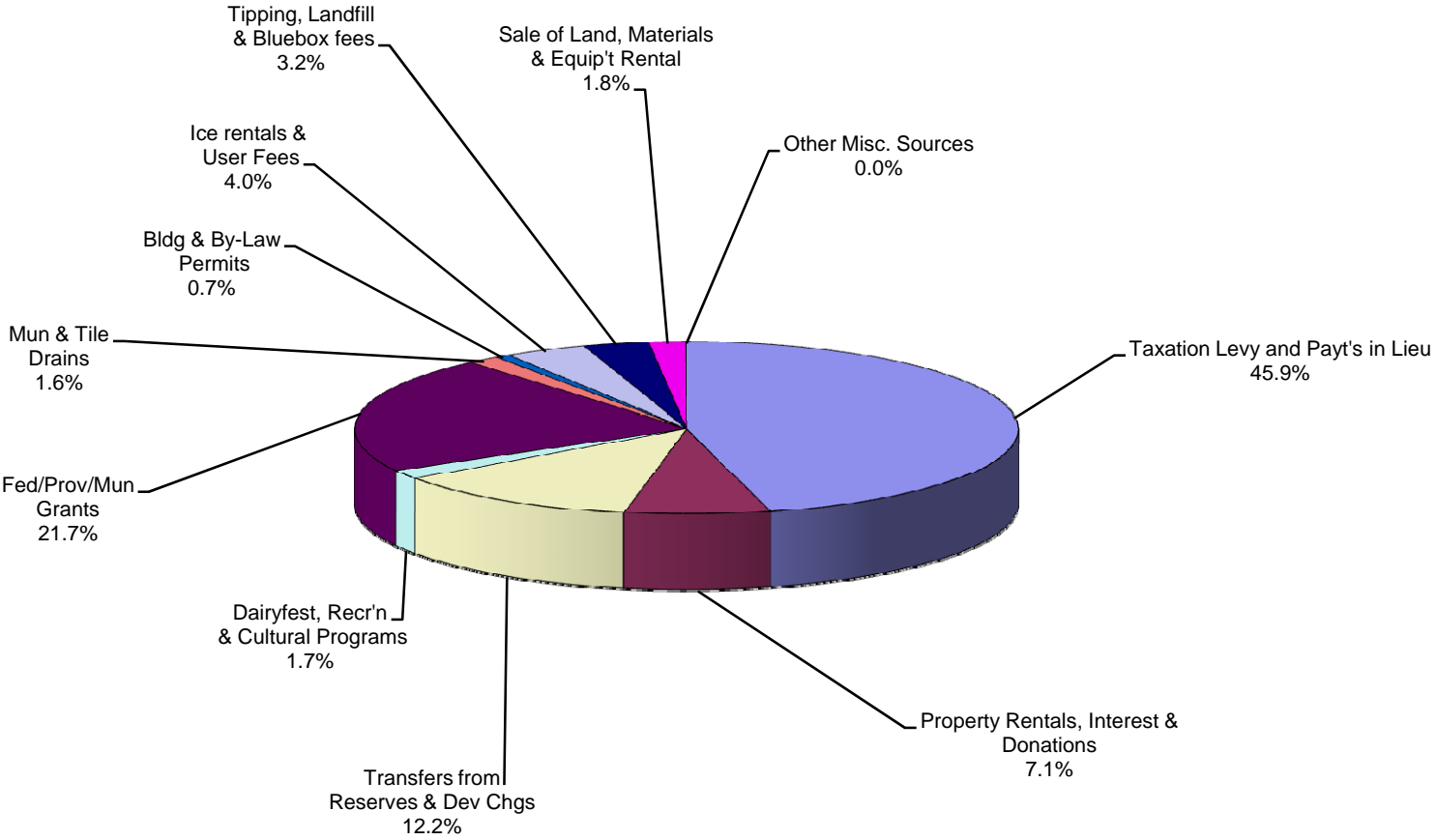
	Amount	Percentage
Taxation Levy and Payt's in Lieu	4,281,054	45.92%
Property Rentals, Interest & Donations	661,300	7.09%
Transfers from Reserves & Dev Chgs	1,139,671	12.22%
Dairyfest, Recr'n & Cultural Programs	160,950	1.73%
Fed/Prov/Mun Grants	2,027,166	21.74%
Mun and Tile Drains	145,100	1.56%
Building and By-Law Permits	67,000	0.72%
Ice rentals and User Fees	374,354	4.02%
Tipping, Landfill and Bluebox fees	297,314	3.19%
Sale of Land, Materials & Equip't Rental	167,000	1.79%
Other Misc. Sources	2,305	0.02%
Agrees to Budgeted Gross Expenditures	\$ 9,323,214	100.00%

Total Budgeted Revenues

Excluding water and sewer depts.	9,323,214
Water & Sewer Depts	1,591,467
SD&G County Levy	5,491,660
School Board Levy	3,522,697
Total overall budget	<u>\$ 19,929,038</u>



Where the Funds Will Come From



**TOWNSHIP OF NORTH DUNDAS
2007 BUDGET**

Analysis of Taxation Revenue By Class

	Amount	Percentage
Residential	2,969,107	69.57%
Farmland	290,022	6.80%
Commercial	361,279	8.47%
Industrial	66,932	1.57%
Large Industrial	116,874	2.74%
Multi-residential	148,637	3.48%
Pipeline	314,653	7.37%
Total Taxation Levy - 2007	\$ 4,267,504	100.00%

